

115TH CONGRESS  
2D SESSION

# H. R. 4771

---

IN THE SENATE OF THE UNITED STATES

FEBRUARY 12, 2018

Received; read twice and referred to the Committee on Banking, Housing, and  
Urban Affairs

---

## AN ACT

To raise the consolidated assets threshold under the small  
bank holding company policy statement, and for other  
purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Small Bank Holding  
3 Company Relief Act of 2018”.

4 **SEC. 2. CHANGES REQUIRED TO SMALL BANK HOLDING**  
5 **COMPANY POLICY STATEMENT ON ASSESS-**  
6 **MENT OF FINANCIAL AND MANAGERIAL FAC-**  
7 **TORS.**

8 (a) IN GENERAL.—Before the end of the 6-month pe-  
9 riod beginning on the date of the enactment of this Act,  
10 the Board of Governors of the Federal Reserve System  
11 shall revise the Small Bank Holding Company Policy  
12 Statement on Assessment of Financial and Managerial  
13 Factors (12 CFR part 225—appendix C) to raise the con-  
14 solidated asset threshold under such policy statement from  
15 \$1,000,000,000 (as adjusted by Public Law 113–250) to  
16 \$3,000,000,000.

17 (b) CONFORMING AMENDMENT.—Subparagraph (C)  
18 of section 171(b)(5) of the Dodd-Frank Wall Street Re-  
19 form and Consumer Protection Act (12 U.S.C.  
20 5371(b)(5)) is amended to read as follows:

21 “(C) any bank holding company or savings  
22 and loan holding company that is subject to the  
23 application of the Small Bank Holding Com-  
24 pany Policy Statement on Assessment of Finan-

1           cial and Managerial Factors of the Board of  
2           Governors (12 CFR part 225—appendix C).”.

Passed the House of Representatives February 8,  
2018.

Attest:

KAREN L. HAAS,

*Clerk.*